United States Bankruptcy Court
Eastern District of North Carolina

In re:
Jason Bryan Teal
Susan Annette Teal
Debtors

Case No. 15-00557-DMW
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0417-5 User: brock_an Page 1 of 2 Date Rcvd: Feb 03, 2015
Form ID: b9i Total Noticed: 36

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2015.

db/jdb +Jason Bryan Teal, Susan Annette Teal, 12460 Pineview Drive, Laurinburg, NC 28352-7780
5127803 +AT&T Wireless, 1813 N Sandhills Boulevard, Aberdeen, NC 28315-2335
5127800 +Alltel, 1001 Technology Dr, Little Rock, AR 72223-5943
5127801 +Archway Group, PO Box 025250 #14118, Miami, FL 33102-5250
5127802 +At T by their agent, Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
5127805 Carolina Jewelry Pawn, 11881 McColl Road, Laurinburg, NC 28352
5127806 +Castle Payday, 6130 Elton Ave, Las Vegas, NV 89107-2538
5127807 +Charlotte Radiology by their agent, Stern & Associates, 415 N Edgeworth St Ste 2, Greensboro, NC 27401-2071
5127808 +Clio Furniture Inc, PO Box 67, Clio, SC 29525-0067
5127809 +Directv by their agent, Cbe Group, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
5127810 +Ercare Pllc by their agent, Credbursrv, Po Box 451, Durham, NC 27702-0451
5127811 +Family Eye Care Of The Car by their, agent Interstate Credit Collections, 711 Coliseum Plaza Court, Winston-Salem, NC 27106-5350
5127812 +Fedloan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
5127814 Hsbc Bank N.A./Roomstore East by, their agent Stellar Recovery Inc, 1327 Highway 2 Wes, Kalispell, MT 59901
5127815 +Hsbc Orchard Bank by their agent, Innovative Credit Solu, 2900 Bristol Stree, Costa Mesa, CA 92626-5981
5127816 +Hutchens Law Firm, 6230 Fairview Road, Suite 315, Charlotte, NC 28210-3151
5127817 +Mecklenburg Radiology by their, agent Stern & Associates, 415 N Edgeworth St Ste 2, Greensboro, NC 27401-2071
5127818 +Murphy Chiropractic & Wellness, 617 East Broad Ave, Rockingham, NC 28379-3758
5127819 +Murphy Chiropractic Wellness by, their agent Capital Accounts, Po Box 140065, Nashville, TN 37214-0065
5127820 +Ned’s Audio-Jewelry-Pawn, 1683 S. Main Street, Laurinburg, NC 28352-5429
5127822 Pinehurst Surgical, 51st Village Drive, Pinehurst, NC 28374
5127823 +Purcell Clinic by their agent, Choice Recovery, 1550 Old Henderson Rd St, Columbus, OH 43220-3626
5127824 +Roundpoint Mtg, 5032 Parkway Plaza Bl Ste 200, Corporation, NC 28217-1934
5127825 +Scotland County Court, PO Box 769, Laurinburg, NC 28353-0769
5127826 +Scotland Healthcare System by their, agent Dba Paragon Revenue Gr, Po Box 126, Concord, NC 28026-0126
5127829 +Self-help Credit Union, 301 W Main St, Durham, NC 27701-3215
5127831 Time Warner Cable by their agent, IC System, PO Box 64378, Saint Paul, MN 55164-0378
5127830 +Time Warner Cable by their agent, Eos Cca, Po Box 981025, Boston, MA 02298-1025
5127833 +UNC Hospitals, 101 Manning Drive, Chapel Hill, NC 27514-4226
5127832 +Unc Healthcare by their agent, Optimum Outcomes Inc, 223 W Jackson Blvd Ste 4, Chicago, IL 60606-6908

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: wlfman@prodigy.net Feb 04 2015 02:53:09 Bruce Allen, 1000 Wildwood Drive, Fayetteville, NC 28304
5127804 +E-mail/Text: legal_bankruptcy@badcock.com Feb 04 2015 02:53:25 Badcockhome Furniture & More, 417 Atkinson Street, Laurinburg, NC 28352-3713
5127813 +EDI: RMSC.COM Feb 04 2015 02:53:00 GECRB/Lowes, Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104
5127821 +E-mail/Text: bkcorrespondence@oorcm.com Feb 04 2015 02:53:53 Optimum Outcomes, 421 Fayetteville St., Ste 600, Raleigh, NC 27601-1777
5127827 +EDI: SECFIN.COM Feb 04 2015 02:53:00 Security Finance, Sfc Centralized Bankruptcy, Po Box 1893, Spartansburg, SC 29304-1893
5127834 +EDI: AFNIVERIZONE.COM Feb 04 2015 02:53:00 Verizon, 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5127828 ##+Self Help Credit Union, 701 S. Main Street, Laurinburg, NC 28352-4537

TOTALS: 0, * 0, ## 1

Addresses marked ’+’ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked ’##’ were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor’s attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0417-5 User: brock_an Page 2 of 2 Date Rcvd: Feb 03, 2015
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 05, 2015 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2015 at the address(es) listed below:

Bruce Allen on behalf of Debtor Jason Bryan Teal wlfman@prodigy.net
Bruce Allen on behalf of Joint Debtor Susan Annette Teal wlfman@prodigy.net
Joseph A. Bledsoe, III chapter13@suddenlinkmail.com

TOTAL: 3

B9I (Official Form 9I) (Chapter 13 Case) (12/12) Case Number **15−00557−5−DMW**

UNITED STATES BANKRUPTCY COURT Eastern District of North Carolina

Notice of
Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on 2/2/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors −− Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jason Bryan Teal 12460 Pineview Drive Laurinburg, NC 28352	Susan Annette Teal 12460 Pineview Drive Laurinburg, NC 28352
Case Number: 15−00557−5−DMW	Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos: xxx−xx−0737 xxx−xx−0575
Attorney for Debtor(s) (name and address): Bruce Allen 1000 Wildwood Drive Fayetteville, NC 28304 Telephone number: 910 867−7770	Bankruptcy Trustee (name and address): Joseph A. Bledsoe III PO Box 1618 New Bern, NC 28563 Telephone number: 252 633−0074

Meeting of Creditors

Date: **March 9, 2015** Time: **11:45 AM**

Location: **U. S. Post Office & Federal Building, Third Floor Courtroom, 301 Green Street, Fayetteville, NC 28303**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **6/8/15**

For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002 (c)(1)): **8/3/15**

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 5/8/15

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Filing of Plan, Hearing on Confirmation of Plan

The debtor has filed a plan. The plan or a summary of the plan and notice of confirmation hearing will be sent separately.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office: PO Box 791, Raleigh, NC 27602 Telephone number: (919)856−4752	**For the Court:** Clerk of the Bankruptcy Court: Stephanie J. Edmondson
Hours Open: Monday − Friday 8:30 AM − 4:30 PM	Date: 2/3/15

EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 10") can be obtained at the United States Courts website: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. **Filing Deadline for a Creditor with a Foreign Address:** The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. *Do not include this notice with any filing you make with the court.*
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

Refer to Other Side for Important Deadlines and Notices